

Table I.F.6(2003) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.0%	19.3%	19.4%	19.8%	18.3%	17.3%	19.7%	17.6%
Industry group **								
Agric., fish., forest.	19.1%	.	.	.	.	.	19.1%	19.2%
Mining and manufacturing	17.5%	.	.	.	.	.	20.0%	17.2%
Construction	19.6%	.	.	.	.	.	19.5%	19.8%
Utilities and transp.	18.4%	.	.	.	.	.	20.5%	18.1%
Wholesale trade	19.2%	.	.	.	.	.	20.6%	18.9%
Fin. svcs. and real estate	17.1%	.	.	.	.	.	17.6%	17.0%
Retail trade	17.9%	.	.	.	.	.	19.2%	17.7%
Professional services	18.0%	.	.	.	.	.	20.2%	17.5%
Other services	18.1%	.	.	.	.	.	20.0%	17.6%
Ownership								
For profit, incorporated	17.9%	.	.	.	.	.	19.6%	17.6%
For profit, unincorporated	18.4%	.	.	.	.	.	20.5%	17.5%
Nonprofit	18.2%	.	.	.	.	.	20.5%	18.0%
Unknown	18.1%	.	.	.	.	.	18.7%	17.8%
Age of firm								
Less than 5 years	17.9%	.	.	.	.	.	17.2%	18.7%
5-9 years	18.1%	.	.	.	.	.	18.9%	17.3%
10-19 years	19.2%	.	.	.	.	.	19.9%	18.6%
20 or more years	18.4%	.	.	.	.	.	20.3%	18.0%
Unknown	16.8%	.	.	.	.	.	13.6%	16.8%
Multi/single status								
2 or more locations	17.4%	.	.	.	.	.	19.0%	17.4%
1 location only	19.6%	.	.	.	.	.	19.8%	19.4%
Percent full-time employees								
Less than 25%	19.4%	.	.	.	.	.	18.3%	19.5%
25-49 %	19.1%	.	.	.	.	.	20.1%	18.9%
50-74 %	16.7%	.	.	.	.	.	20.5%	15.7%
75% or more	18.0%	.	.	.	.	.	19.6%	17.7%
Union presence								
No union employees	18.2%	.	.	.	.	.	19.7%	17.8%
Has union employees	17.3%	.	.	.	.	.	19.0%	17.2%
Unknown	17.8%	.	.	.	.	.	24.7%	17.7%
Percent low wage employees **								
50% or more low wage	20.1%	.	.	.	.	.	21.4%	19.6%
Less than 50% low wage	18.3%	.	.	.	.	.	19.4%	18.0%
Unknown	17.1%	.	.	.	.	.	21.9%	17.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.6(2003) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.11%	0.23%	0.45%	0.46%	0.42%	0.18%	0.24%	0.15%
Industry group **								
Agric., fish., forest.	1.42%	.	.	.	.	.	1.50%	3.21%
Mining and manufacturing	0.34%	.	.	.	.	.	1.24%	0.36%
Construction	0.65%	.	.	.	.	.	0.33%	1.07%
Utilities and transp.	0.53%	.	.	.	.	.	0.40%	0.56%
Wholesale trade	0.81%	.	.	.	.	.	1.46%	1.10%
Fin. svcs. and real estate	0.27%	.	.	.	.	.	0.94%	0.28%
Retail trade	0.45%	.	.	.	.	.	0.78%	0.49%
Professional services	0.29%	.	.	.	.	.	0.45%	0.32%
Other services	0.74%	.	.	.	.	.	0.74%	1.07%
Ownership								
For profit, incorporated	0.13%	.	.	.	.	.	0.33%	0.17%
For profit, unincorporated	0.59%	.	.	.	.	.	1.12%	0.84%
Nonprofit	0.41%	.	.	.	.	.	1.27%	0.44%
Unknown	0.85%	.	.	.	.	.	1.10%	0.86%
Age of firm								
Less than 5 years	1.28%	.	.	.	.	.	0.94%	1.86%
5-9 years	0.47%	.	.	.	.	.	0.47%	0.94%
10-19 years	0.53%	.	.	.	.	.	0.56%	0.73%
20 or more years	0.21%	.	.	.	.	.	0.51%	0.26%
Unknown	0.24%	.	.	.	.	.	3.92%	0.24%
Multi/single status								
2 or more locations	0.13%	.	.	.	.	.	0.47%	0.13%
1 location only	0.23%	.	.	.	.	.	0.25%	0.49%
Percent full-time employees								
Less than 25%	0.95%	.	.	.	.	.	0.68%	1.20%
25-49 %	0.59%	.	.	.	.	.	0.83%	0.64%
50-74 %	0.61%	.	.	.	.	.	0.73%	0.69%
75% or more	0.12%	.	.	.	.	.	0.26%	0.16%
Union presence								
No union employees	0.19%	.	.	.	.	.	0.22%	0.25%
Has union employees	0.36%	.	.	.	.	.	0.54%	0.36%
Unknown	0.56%	.	.	.	.	.	2.77%	0.54%
Percent low wage employees **								
50% or more low wage	0.65%	.	.	.	.	.	0.79%	0.76%
Less than 50% low wage	0.15%	.	.	.	.	.	0.21%	0.20%
Unknown	0.27%	.	.	.	.	.	0.92%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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